

CLAIMS

What is claimed is:

1. A system for delivering a financial message to a client user regarding financial activity, comprising:

5 a registration system configured to register a client user and determine the messages received by the client user;

a message creation system configured to monitor financial activity, create messages as requested by the client user regarding the activity and deliver messages; and

10 an intervention system configured to allow an internal user of the system to add to or edit content of a message to a client user prior to delivery.

2. The system as recited by claim 1, wherein the registration system includes a registration interface module configured to create a client user preference designation interface to determine the messages received by
15 the client user.

3. The system as recited by claim 1, further comprising a client user message inbox for viewing a client user message.
20

4. The system as recited by claim 1, wherein the system is accessible by the client user from an online financial transaction forum.

5. The system as recited by claim 1, further comprising an
25 internal user interface system.

6. The system as recited by claim 5, wherein the internal user interface system includes a financial advisor interface module configured to create:

30 an advisor client user preference designation interface for designating client user preferences;

an advisor preference interface for designating advisor message preferences; and

an advisor message inbox for viewing client user or advisor messages.

5 7. The system as recited by claim 5, further comprising a client user searching mechanism.

8. The system as recited by claim 5, further comprising a reporting system for generating reports.

10 9. The system as recited by claim 5, further comprising a user list edit interface which prevents delivery of a message to the client user.

15 10. The system as recited by claim 5, further comprising a manager user message viewing interface.

11. The system as recited by claim 5, further comprising a client service agent interface including a message viewing interface.

20 12. The system as recited by claim 5, further comprising a marketing interface including a disclaimer interface, a message type creating interface and a message template editing interface.

25 13. The system as recited by claim 1, further comprising a market feed for supplying market data.

14. The system as recited by claim 1, further comprising a security and authentication system configured to control access to and within the system.

30

15. The system as recited by claim 1, further comprising at least one of an on-line chat system, a video conferencing system and a webcasting system.

5 16. The system as recited by claim 1, wherein the messages are deliverable via electronic mail, facsimile, telephone, or wireless device.

17. An internal user interface system for an internal user of a financial message delivery system, the interface system comprising:

10 means for designating internal user message preferences;
means for designating client user message preferences;
means for viewing client user or internal user messages;
means for replying to client user messages;
means for creating messages; and
15 means for searching for messages for a client user.

18. A method for delivering a financial message to a client user, comprising the steps of:

gathering client user message preferences from the client user;

20 creating a client user message in accordance with the client user message preferences;

adding a personalized note from an internal user to a client user message prior to delivery;

and

25 delivering the message with the personalized note to the client user.

19. The method as recited by claim 18, wherein the step of gathering client user message preferences includes an internal user designation of the client user message preferences.

21. The method as recited by claim 18, further comprising the step
of reviewing messages prior to delivery for regulatory compliance.